

United States Bankruptcy Court

Northern District of Illinois

Case No. 07-15977

Chapter 7

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose Luis Ortiz
601 Haversham Ave.
Elgin, IL 60124

Shirley Ortiz
aka Shirley Carrasquillo
601 Haversham Ave.
Elgin, IL 60124

Social Security / Individual Taxpayer ID No.:

xxx-xx-3840

xxx-xx-2263

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 14, 2011

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Jose Luis Ortiz
 Shirley Ortiz
 Debtors

Case No. 07-15977-MB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: wepps
 Form ID: b18

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Mar 14, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2011.

| | |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| db/jdb | +Jose Luis Ortiz, Shirley Ortiz, 601 Haversham Ave., Elgin, IL 60124-3806 |
| aty | +Mohammed O Badwan, Law Offices of Sulaiman & Associates, 900 Jorie Blvd Ste 150, Oak Brook, IL 60523-3810 |
| tr | +Peter N Metrou, Metrou & Associates PC, 123 W Washington St Suite 216, Oswego, IL 60543-1049 |
| 11585972 | Citibank, 1000 Technology Drive, O Fallon, MO 63368-2240 |
| 16437653 | +Creditors Collection B (Original Cr), 755 Almar Pkwy, Bourbonnais, IL 60914-2392 |
| 11791795 | FIA Card Services aka Bank of America, by eCAST Settlement Corporation, as its agent, POB 35480, Newark NJ 07193-5480 |
| 16437654 | +Fed Loan Serv, POB 69184, Harrisburg, PA 17106-9184 |
| 11723738 | +Household Bank (SB), N.A., eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083 |
| 11585976 | +IDAPP, P.O. Box 707, Deerfield, IL 60015-0707 |
| 11649735 | Target National Bank, c/o Weinstein & Riley, P.S., PO Box 3978, Seattle, WA 98124-3978 |
| 11585980 | +Taylor, Bean & Whitaker, 1417 N. Magnolia Avenue, Ocala, FL 34475-9078 |
| 11585982 | The Home Depot, Processing Center, Des Moines, IA 50364-0500 |
| 11600531 | +Wells Fargo Operation Center, 7412 Jefferson Blvd NE, Albuquerque, NM 87109-4336 |
| 11607140 | World Financial Network National Bank, c/o Weinstein & Riley, P.S., PO Box 3978, Seattle, WA 98124-3978 |
| 12194312 | eCAST FOB Wells Fargo, P.O. Box 7247-6971, Philadelphia, PA 19170-6971 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| tr | +EDI: BCJMYLER.COM Mar 14 2011 22:53:00 Charles J Myler, Myler Ruddy & McTavish, 105 East Galena Boulevard, 8th Floor, Aurora, IL 60505-3338 |
| 11795867 | EDI: BLINE.COM Mar 14 2011 22:53:00 B-Real, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221 |
| 16659501 | +EDI: BANKAMER2.COM Mar 14 2011 22:48:00 Bank of America, POB 15311, Wilmington, DE 19884-0001 |
| 11585967 | EDI: BANKAMER2.COM Mar 14 2011 22:48:00 Bank of America, P.O. Box 15102, Wilmington, DE 19886-5102 |
| 11616264 | +EDI: CHASE.COM Mar 14 2011 22:53:00 CHASE BANK, USA, N.A., PO BOX 100018, KENNESAW, GA 30156-9204 |
| 11585969 | EDI: CHASE.COM Mar 14 2011 22:53:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153 |
| 11585968 | EDI: CHASE.COM Mar 14 2011 22:53:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298 |
| 11585970 | EDI: CHASE.COM Mar 14 2011 22:53:00 Circuit City Visa, P.O. Box 15678, Wilmington, DE 19885-5678 |
| 11585971 | +EDI: CHASE.COM Mar 14 2011 22:53:00 Circuit City/Chase, P.O. Box 100019, Kennesaw, GA 30156-9205 |
| 11603109 | +EDI: CRFRSTNA.COM Mar 14 2011 22:48:00 Credit First N A, Po Box 818011, CLevland Oh 44181-8011 |
| 11828065 | EDI: FORD.COM Mar 14 2011 22:53:00 Ford Motor Credit Company LLC, Drawer 55-953, P.O. Box 55000, Detroit, MI 48255-0953 |
| 11585973 | +EDI: CRFRSTNA.COM Mar 14 2011 22:48:00 Firestone, Credit First National Assoc., P.O. Box 81083, Cleveland, OH 44181-0083 |
| 11585974 | EDI: FORD.COM Mar 14 2011 22:53:00 Ford Credit, P.O. Box 790093, Saint Louis, MO 63179-0093 |
| 11585975 | EDI: WFNNB.COM Mar 14 2011 22:48:00 Harlem Furniture, P.O. Box 659704, San Antonio, TX 78265-9704 |
| 11651115 | +E-mail/Text: Bankruptcy@isac.org Mar 14 2011 23:07:46 Illinois Student Assistance Commission, Bankruptcy Department, 1755 Lake Cook Road, Deerfield IL 60015-5215 |
| 16437655 | +EDI: CBSKOHLS.COM Mar 14 2011 22:48:00 Kohls/Chase, N56 W 17000 Ridgewood DR, Menomonee Falls, WI 53051-7096 |
| 11699704 | EDI: RESURGENT.COM Mar 14 2011 22:53:00 LVNV Funding LLC its successors and assigns as, assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 11585977 | EDI: HFC.COM Mar 14 2011 22:48:00 Menards, Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298 |
| 12917636 | EDI: BLINE.COM Mar 14 2011 22:53:00 Roundup Funding, LLC, PO Box 91121, MS 550, Seattle, WA 98111-9221 |
| 12825254 | EDI: BLINE.COM Mar 14 2011 22:53:00 Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221 |
| 11585978 | EDI: SEARS.COM Mar 14 2011 22:48:00 Sears, P.O. Box 182149, Columbus, OH 43218-2149 |
| 11585979 | EDI: WTRRNANK.COM Mar 14 2011 22:48:00 Target, P.O. Box 59317, Minneapolis, MN 55459-0317 |
| 11728294 | +EDI: RMSC.COM Mar 14 2011 22:48:00 The Gap, GE Money Bank, PO Box 103104, Roswell, GA 30076-9104 |
| 11585983 | EDI: WFFC.COM Mar 14 2011 22:53:00 Wells Fargo Bank, N.A., P.O. Box 5169, Sioux Falls, SD 57117-5169 |
| 16437656 | +EDI: WFNNB.COM Mar 14 2011 22:48:00 Wfnnb/Ny&c, POB 182789, Columbus, OH 43218-2789 |
| 12076063 | EDI: ECAST.COM Mar 14 2011 22:48:00 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480 |
| 11977090 | +EDI: BASSASSOC.COM Mar 14 2011 22:48:00 eCAST Settlement Corporation, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083 |

District/off: 0752-1

User: wepps
Form ID: b18

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11763825 EDI: ECAST.COM Mar 14 2011 22:48:00 eCAST Settlement Corporation assignee of,
Citibank USA NA/HOME DEPOT, POB 35480, Newark NJ 07193-5480

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

16437652 Il Dept of Family Services
12964883* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111 9221
11585981* +Taylor, Bean & Whitaker, 1417 N. Magnolia Avenue, Ocala, FL 34475-9078

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2011

Signature:

